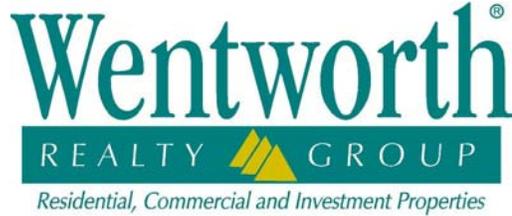




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**Freedom has its life in the hearts, the actions, the spirit of men  
and so it must be daily earned and refreshed — else like a  
flower cut from its life-giving roots, it will wither and die.**

*Dwight D. Eisenhower*



**Homebuyer turn-ones and turn-offs**



What things influence the buying decision? Open floor plans, stone countertops. Maple cabinets, updated kitchens, newly refinished hardwood floors, freshly painted walls and “flex” rooms that can be used for a variety of purposes.

Turn-offs: odors, grimy light switches, soiled towels, overflowing closets and other signs the home has not been maintained. Personal collections and unique decorating also make buyers reconsider offering.

**CLEAN, MOVE-IN READY HOMES WITH WELL-MAINTAINED EXTERIORS ARE IN DEMAND.**

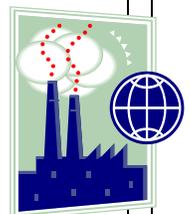
**Climate Change**

As a low-lying state, Florida is at particular risk for flooding. The streets of South Beach in Miami flood regularly. In fact, one business owner has said “Welcome to the new Venice.” However, South Beach is quite a distance from Tallahassee, and Florida politicians argue about what or whether to do anything.

Polls show a bipartisan majority of Americans favor measures to reduce planet-warming greenhouse gases. However, they routinely rank climate change far behind the economy when prioritizing issues.

Howard Wanless, chairman of the geological sciences department at University of Miami says “You would think responsible leaders and responsible governments would wake up.”

Let’s consider what we can do as individuals for our environment and our children’s future rather than waiting for politically motivated officials.



## Home Warranties increase home sale prices

According to the findings of a recent study of home sale prices, houses covered by a protection plan sell faster and bring their owners a higher sales price than those without such a service contract.

Sellers can purchase a home warranty that transfers to buyers at closing and offers peace of mind to both sellers and buyers.

Major systems as well as appliances can be covered by a home warranty, and service can be requested 24/7.



## More new home construction needed

An analysis conducted by the National Association of Realtors confirms in most states new construction activity is insufficient to match local job creation. Lawrence Yun, NAR Chief Economist, concludes “A persistent lag in new home construction will lead to faster home price growth, which will negatively impact housing affordability.” Looking ahead, Yun says “Homebuilders will have to produce amidst the current challenges facing the building market. Limited access to credit for smaller builders, rising construction costs, concerns about the re-emergence of entry-level consumers to the market in the face of student debt and a tight credit box, and the general decline in affordability and purchase power over the last year is causing hesitation among builders.”

Realtors observe low inventory has pushed prices up and put pressure on affordability—especially for first-time home buyers.

## All Cash Buyers

All cash home purchases are on the rise. Who are the buyers?

One group is former homeowners returning to the market after going through foreclosure. They have saved enough money to pay cash.

Another group is affluent people buying a home without selling their current residence. They do not need the equity from a sale to make a purchase.

Another group is wealthy people who have done well in the stock market. They choose to re-invest their money in real estate.



**Everything that is really great and inspiring is created by the individual who can labor in freedom.**

*Albert Einstein*